

# PROFESSIONAL FINANCIAL SERVICES, INC.

*"DESIGNING AND PROTECTING WEALTH"*

*ONE PLAN AT A TIME*

ROBERT E. TUCKER  
PRESIDENT  
Tel (703) 391-0299  
Fax (703) 391-0277

10913 LAWYERS ROAD  
RESTON, VIRGINIA 20191  
e-mail: [bobtucker@pfsinc.info](mailto:bobtucker@pfsinc.info)  
website: [www.pfsinc1.com](http://www.pfsinc1.com)

November 2, 2016

Mr. Robert E. Tucker  
10913 Lawyers Road  
Reston, VA 20191

Dear Bob:

## 2017 Month-at-a-Glance Calendar

It's a pleasure to enclose our annual gift to you. If you don't use it, please feel free to pass it along to other family members, colleagues, or friends. Also, please consider making an appointment with me as one of your very first entries for 2017 so we can address any of your planning issues.

## Markets

It's interesting. The first 6 weeks of 2016 was the worst start in the history of the equity markets, but here we are at the end of October.

### Closing Values

	<u>Dec 31, 2015</u>	<u>Oct 31, 2016</u>	<u>Approx. YTD % Change</u>
Dow Jones	\$17,425	\$18,142	+ 4.11%
NASDAQ	\$ 5,007	\$ 5,189	+ 3.63%
S&P 500	\$ 2,044	\$ 2,126	+ 4.01%

A REGISTERED INVESTMENT ADVISOR

*Securities offered through H. Beck, Inc., Member FINRA/SIPC*

6600 Rockledge Drive, 6<sup>th</sup> Floor, Bethesda, MD 20817, (301) 468-0100

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Some are concerned with a possible market drop based on the outcome of the election. What prophet, pundit, or forecaster do you believe????

Here's what I believe:

1. Almost no one has all of their investment assets in equity markets.
2. Diversification among asset classes – equities (stocks), fixed-income (bonds) and cash has always made sense to me. It is the key to making sure one's accounts are properly structured to give you an opportunity to grow with a risk profile that's appropriate for your situation.

It is important to note, investors cannot invest directly in an index. Diversification and asset allocation may reduce some risks of investing, but they do not guarantee a profit or ensure against a loss in a declining market. However, they are methods used to manage risk.

3. Time is one of the most important factors. If you have large positions in equities and if you must liquidate your assets in the near term, you shouldn't be in equity markets. However, if there's no reason to liquidate your positions, then you can weather whatever comes your way. While history is no guarantee of what will happen in the future, equities have never failed to outperform bonds and cash given a long enough time period. Again, a key issue is time.

If you have any questions or concerns, or if you have new money to invest, or accounts you would like to re-position, please give me a call.

### New Project at PFS, Inc.

For some time, all of our emails containing confidential data is sent as a "secure email". In addition, all of our emails go through a system called "Smash" which scans everything we do/send for viruses.

We have now launched a project to encrypt all data we have on our servers. Once completed, we will have backups in a safe deposit box at the bank to make sure that data will not be lost if our servers should fail. We expect to complete this project in the next 2 weeks.

I am excited about completing this project to further ensure that absolutely none of your financial information can be compromised.

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### An Amazing Summer

As you well know, I continually “preach” the critical importance for each of us to have valid and current legal documents in place – specifically Wills, Trust, Durable General Powers of Attorney, Medical Powers of Attorney, and Advanced Medical Directives.

Since June I have performed the duties of all of these on behalf of an 88 year old client who has no family of any type. I am operating as Power of Attorney and Trustee. I make all financial and medical decisions for her. She is now in extremely failing health, and it is my role to handle and provide for every aspect of her life. While one may understand what all of this means in theory, it is an awesome responsibility when it becomes a reality.

The fact is there is great power in these documents. They allow us to focus on ensuring bills are paid, living arrangements are secure, and medical care is the best possible. Without them, it could be disastrous.

So, again, please, if you do not have these documents in place, make it an immediate priority to consult legal counsel and have them done.

If you have legal documents, please do not assume they are fine. Retrieve them and read them – carefully. Be sure they reflect your current wishes and that those you have identified as Powers of Attorney, Executor, and Trustees are still appropriate. If you believe they do, put a dated note with the documents saying that you reviewed them, and they are current. Believe me, your family will be greatly comforted by knowing that you validated them.

While I am not legal counsel and cannot offer legal advice, I can be of help in reviewing them and noting areas you might want to explore with counsel. I will also be happy to introduce you to highly skilled legal counsel should you need a referral.

### Conclusion

Planning is often challenging and not particularly fun. However, keeping plans current is one of the most important actions you can take – for you and for those you love.

As always, thank you for the continued opportunity to be of service and know that we are here to help in any way possible.

All the best,



Robert E. Tucker, CLU  
Chartered Financial Consultant

Enclosures  
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